

Information to identify the case:

Debtor 1	<u>Chad E. Zeigler</u>	Social Security number or ITIN	xxx-xx-9118
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Crystal A. Zeigler</u>	Social Security number or ITIN	xxx-xx-1392
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-31068-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Chad E. Zeigler

Crystal A. Zeigler
aka Crystal A. Vona

10/11/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Chad E. Zeigler
Crystal A. Zeigler
Debtors

Case No. 18-31068-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Oct 11, 2023

Form ID: 3180W

Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Chad E. Zeigler, Crystal A. Zeigler, 660 Crawford Road, Cape May, NJ 08204-4403
cr	+ THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ The Bank Of New York Mellon FKA The Bank Of New Yo, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
517830062	+ Cape May Veterinary Hospital, 694 Petticoat Creek Lane, Cape May, NJ 08204-4320
517878301	+ DuBell Lumber Company, Inc., 148 Route 70 East, Medford, NJ 08055-2373
517830067	+ DuBell Lumber Company, Inc., Eisenberg, Gold & Agrawal, P.C., 1040 North Kings Highway, Suite 200, Cherry Hill, NJ 08034-1925
517830068	+ Eisenberg Gold and Agrawal, 1040 North Kings Highway, Cherry Hill, NJ 08034-1925
517830072	+ Pierce Guyon Shoczolek PA, 9700 Pacific Avenue, Wildwood Crest, NJ 08260-3334
518262960	+ Schenck Price, 220 Park Avenue, PO Box 991, Florham Park, NJ 07932-0991
517830083	TD RCS/Littman Jewelers, 10000 Macarthur Boulevard, Mahwah, NJ 07430
517988258	+ The Bank Of New York Mellon FKA The Bank Of New Yo, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
518262961	+ Thomas A. Whelihan, Esquire, The Whelihan Law Firm, LLC, 1999 Marlton Pike East, Suite Four, Cherry Hill, NJ 08003-1825

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 11 2023 21:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 11 2023 21:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517830058	EDI: WFFC.COM	Oct 12 2023 00:57:00	American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
517854722	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 11 2023 21:07:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517830057	+ Email/PDF: bncnotices@becket-lee.com	Oct 11 2023 21:18:41	American Express, PO Box 981537, El Paso, TX 79998-1537
517891490	Email/PDF: bncnotices@becket-lee.com	Oct 11 2023 21:19:46	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517830060	+ EDI: BANKAMER.COM	Oct 12 2023 00:57:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
517830059	+ EDI: BANKAMER.COM	Oct 12 2023 00:57:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
517910515	+ EDI: BANKAMER2.COM	Oct 12 2023 00:57:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517830061	+ EDI: LCIBAYLN	Oct 12 2023 00:57:00	Bayview Financial Loan, 4425 Ponce De Leon Boulevard, Miami, FL 33146-1873

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517918834	Email/PDF: bncnotices@becket-lee.com	Oct 11 2023 21:19:57	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517910494	+ Email/Text: RASEBN@raslg.com	Oct 11 2023 21:06:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517830064	+ EDI: CITICORP.COM	Oct 12 2023 00:57:00	Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
517830065	EDI: DISCOVER.COM	Oct 12 2023 00:57:00	Discover, PO Box 15316, Wilmington, DE 19850
517830066	EDI: CITICORP.COM	Oct 12 2023 00:57:00	DSNB American Express, PO Box 8218, Mason, OH 45040
517843715	EDI: DISCOVER.COM	Oct 12 2023 00:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517830069	+ EDI: LCIICSYSTEM	Oct 12 2023 00:57:00	IC Systems, 444 Highway 96, Saint Paul, MN 55127-2557
518262959	Email/Text: BankruptcyEast@firstenergycorp.com	Oct 11 2023 21:06:00	Jersey Central Power and Light, PO Box 3687, Akron, OH 44309
517830063	EDI: JPMORGANCHASE	Oct 12 2023 00:57:00	Chase, PO Box 15298, Wilmington, DE 19850
517830070	+ Email/Text: PBNCNotifications@peritusservices.com	Oct 11 2023 21:05:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
517935051	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 11 2023 21:07:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517830071	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 11 2023 21:07:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
517830073	EDI: PRA.COM	Oct 12 2023 00:57:00	Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502
517941774	EDI: PRA.COM	Oct 12 2023 00:57:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
517946495	Email/Text: bkdepartment@rtresolutions.com	Oct 11 2023 21:07:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
517830074	+ Email/Text: bkdepartment@rtresolutions.com	Oct 11 2023 21:07:00	Real-Time Resolutions, 1750 Regal Row, Dallas, TX 75235-2289
517830075	+ EDI: RMSC.COM	Oct 12 2023 00:57:00	Syncb/American Eagle, PO Box 965005, Orlando, FL 32896-5005
517830076	+ EDI: RMSC.COM	Oct 12 2023 00:57:00	Syncb/Lowe's, PO Box 965005, Orlando, FL 32896-5005
517830077	+ EDI: RMSC.COM	Oct 12 2023 00:57:00	Syncb/Old Navy, PO Box 965005, Orlando, FL 32896-5005
517830078	+ EDI: RMSC.COM	Oct 12 2023 00:57:00	Syncb/Toysrus, PO Box 965005, Orlando, FL 32896-5005
517830079	+ EDI: RMSC.COM	Oct 12 2023 00:57:00	Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
517832486	+ EDI: AIS.COM	Oct 12 2023 00:57:00	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517830080	+ EDI: RMSC.COM	Oct 12 2023 00:57:00	Synchrony Bank/Amazon, PO Box 965013, Orlando, FL 32896-5013
517830081	+ EDI: RMSC.COM	Oct 12 2023 00:57:00	Synchrony Bank/MC, PO Box 965005, Orlando, FL 32896-5005
517936143	+ Email/Text: bncmail@w-legal.com	Oct 11 2023 21:07:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

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517830082	+ EDI: WTRRN BANK.COM	Oct 12 2023 00:57:00	TD Bank/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
517892558	+ EDI: CBSTDR	Oct 12 2023 00:57:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
517941373	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 11 2023 21:06:00	THE BANK OF NEW YORK MELLON, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
517858696	+ Email/Text: ecfbnc@aldridgepite.com	Oct 11 2023 21:06:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Jenelle C. Arnold, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518733722	Email/Text: mtgbk@shellpointmtg.com	Oct 11 2023 21:06:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
518733723	Email/Text: mtgbk@shellpointmtg.com	Oct 11 2023 21:06:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826, THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 10826, Greenville, SC 29603-0826
519559218	EDI: BANKAMER.COM	Oct 12 2023 00:57:00	THE BANK OF NEW YORK MELLON FKA THE BANK, et al., C/O Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
519559219	+ EDI: BANKAMER.COM	Oct 12 2023 00:57:00	THE BANK OF NEW YORK MELLON FKA THE BANK, et al., C/O Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785, THE BANK OF NEW YORK MELLON FKA THE BANK, C/O Bank of America, N.A. 33631-3785

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518190569		DuBell
cr	*+	DuBell Lumber Company, Inc., 148 Route 70 East, Medford, NJ 08055-2373
517948912	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2023 at the address(es) listed below:

District/off: 0312-1

User: admin

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Name	Email Address
Amar Anand Agrawal	on behalf of Creditor DuBell Lumber Company Inc. aagrawal@egalawfirm.com, alapinski@egalawfirm.com, jwingfield@egalawfirm.com
Andrew B Finberg	jdesantis@standingtrustee.com
Brian S. Thomas	on behalf of Plaintiff Chad E. Zeigler brian@brianthomaslaw.com
Brian S. Thomas	on behalf of Joint Debtor Crystal A. Zeigler brian@brianthomaslaw.com
Brian S. Thomas	on behalf of Plaintiff Crystal A. Zeigler brian@brianthomaslaw.com
Brian S. Thomas	on behalf of Debtor Chad E. Zeigler brian@brianthomaslaw.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-HY11, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HY11 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Steven P. Kelly	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWALT 2006-HY11) skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Steven P. Kelly	on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York As Successor to JPMorgan Chase Bank, N.A., As trustee For The CertificateHolders of CWHEQ Revolving Home Equity Loan Trust, Series 2006-C skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11